

**BEACH BUSINESS BANK**

	CPP Disbursement Date 01/30/2009	Cert 57678	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$255	\$308	20.5%		
Loans	\$217	\$256	17.7%		
Construction & development	\$8	\$4	-53.7%		
Closed-end 1-4 family residential	\$9	\$21	136.9%		
Home equity	\$7	\$7	11.4%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	56.1%		
Commercial & Industrial	\$94	\$100	6.3%		
Commercial real estate	\$95	\$109	15.0%		
Unused commitments	\$37	\$49	33.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$6	\$5	-19.4%		
Cash & balances due	\$24	\$20	-16.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$220	\$272	23.2%		
Deposits	\$212	\$264	24.5%		
Total other borrowings	\$5	\$4	-24.9%		
FHLB advances	\$5	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$35	\$36	3.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	13.5%	11.8%	--		
Tier 1 risk based capital ratio	14.4%	13.7%	--		
Total risk based capital ratio	15.7%	15.0%	--		
Return on equity <sup>1</sup>	1.6%	6.2%	--		
Return on assets <sup>1</sup>	0.2%	0.7%	--		
Net interest margin <sup>1</sup>	3.6%	4.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	115.4%	87.5%	--		
Loss provision to net charge-offs (qtr)	106.0%	80.5%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.7%	2.0%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	14.2%	30.3%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.3%	0.2%	1.1%	0.1%	--
Commercial real estate	4.7%	5.0%	0.0%	1.1%	--
Total loans	2.7%	2.7%	0.5%	0.5%	--